

August 4, 2006
PUBLIC NOTICE # 2006-31

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-4823	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-4825	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-4826	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-4802	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-4817	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
06-4907		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	MANUAL	HR3210	
06-4908		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	MANUAL	HR3210	
06-4909		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	MANUAL	HR3210-GLASS	
06-4910		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	HR3210-FARMOWNERS	
06-4911		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	HR3210-BUSINESSOWNERS	
06-4912		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	HR3210-COMMERCIAL OUTPUT	
06-4913		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	HR3210-AGRICULTURAL OUTPUT	
06-4914		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	MANUAL	HR3210-PERSONAL & PREMISES LIABILITY	
06-4917		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	BURGLARY AND THEFT	MANUAL	HR3210-CRIME	
06-4918		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	MANUAL	HR3210-COMMERCIAL PROPERTIES	
06-4920		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	HR3210-CONTRACTORS & DEVELOPERS OUTPUT	
06-4921		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	HR3210-ARTISANS	
06-4895	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0

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06-4818	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
06-4806	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-COMMERCIAL UMBRELLA	
06-4811	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-FOLLOW FORM EXCESS	
06-4858	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-10.3
06-4857	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-4896	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-4819	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
06-4859	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-10.3
06-4897	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-4851	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-FOR AUTO, TRUCKERS AND GARAGE	
06-4835		CORNERSTONE NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CAMINO	
06-4836		CORNERSTONE NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CAMINO	0
06-4803	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BUSINESS AUTO	0
06-4807	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-COMMERCIAL UMBRELLA	
06-4842	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-17.7
06-4892	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIAB	
06-4808	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-COMMERCIAL UMBRELLA	
06-4860	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-10.3

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06-4898	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-4820	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
06-4821	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
06-4828	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-4879	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
06-4869	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-4870	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-4856	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	KIDNAP AND RANSOM	
06-4871	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-4872	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-4834	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ENVIRONMENTAL	0
06-4838	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ENVIRONMENTAL	0
06-4878	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
06-4839		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS	
06-4882		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS	
06-4900		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	ARF06	
06-4901		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	ARF06	
06-4877	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-4801	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
06-4899	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-4886	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-DIRECTORS & OFFICERS LIAB	
06-4891	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O EXCESS LIABILITY	
06-4831	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
06-4832	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS	
06-4890	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS LIABILITY	
06-4822	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
06-4964	0163	SAFECO INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
06-4830	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-0.1
06-4809	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERAL RISKS, ALL PROGRAMS	
06-4810	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GENERAL RISKS, ALL PROGRAMS	
06-4925	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GENERAL RISKS, ALL PROGRAMS	
06-4853	0866	STRATFORD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MOTOR CARGO	0
06-4845	0000	SUA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-4885	0000	SUA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
06-4887	0000	SUA INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
06-4888	0000	SUA INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2

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06-4889	0000	SUA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-5.6
06-4855	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	WRAP+	
06-4852	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-FOR AUTO, TRUCKERS AND GARAGE	
06-4775	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	CREDIT	NEW PROGRAM	TRADE CREDIT INSURANCE	
06-4903	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	HOMEOWNERS.	-18
06-4902	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	HOMEOWNERS	-27
06-4829	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-4880	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
06-4805	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-4827	0000	VANLINER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-4843	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-17.7
06-4893	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIAB	
06-4844	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-17.7
06-4894	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIAB	
06-4861	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-10.3
06-4863	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-10.3
88	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

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California Department of Insurance

Public Notice Filing Errata Report

August 4, 2006

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-2697	06/02/2006	CUMIS Insurance Society, Inc.	Commercial Multi-Peril	Rule Change	Credit Union Package of Protection - Liability	0.00%
Correct	06-2697	06/02/2006	CUMIS Insurance Society, Inc.	Commercial Multi-Peril	Rule Change	Credit Union Package of Protection	0.00%
Incorrect	06-3604	06/09/2006	CUMIS Insurance Society, Inc.	Commercial Fidelity	Rate	Credit Union Bond	42.10%
Correct	06-3604	06/09/2006	CUMIS Insurance Society, Inc.	Commercial Fidelity	Rate	Credit Union Bond - Plastic Card	180.00%
Delete	06-4873	07/21/2006	Hartford Casualty Insurance Company	Personal Auto Liability and Physical Damage	Symbols	Agency, AARP, Affinity	
Add	06-4551	07/21/2006	Hartford Casualty Insurance Company	Personal Auto Liability and Physical Damage	Rule Change	Agency, AARP, Affinity	
Delete	06-4874	07/21/2006	Hartford Underwriters Insurance Company	Personal Auto Liability and Physical Damage	Symbols	Agency, AARP, Affinity	
Add	06-4552	07/21/2006	Hartford Underwriters Insurance Company	Personal Auto Liability and Physical Damage	Rule Change	Agency, AARP, Affinity	
Incorrect	06-4394	07/14/2006	North River Insurance Company (The)	Commercial Other Liability	Both Rate and Form	M&C, OL&T	-43.70%
Correct	06-4394	07/14/2006	North River Insurance Company (The)	Commercial Other Liability	Both Rate and Form	M&C, OL&T	-40.30%
Incorrect	06-4420	07/14/2006	North River Insurance Company (The)	Commercial Multi-Peril	Both Rate and Form	Product Liability	109.10%
Correct	06-4420	07/14/2006	North River Insurance Company (The)	Commercial Multi-Peril	Both Rate and Form	Product Liability	108.70%
Incorrect	06-4423	07/14/2006	North River Insurance Company (The)	Commercial Other Liability	Both Rate and Form	Product Liability	109.10%
Correct	06-4423	07/14/2006	North River Insurance Company (The)	Commercial Other Liability	Both Rate and Form	Product Liability	108.70%
Incorrect	06-4428	07/14/2006	North River Insurance Company (The)	Commercial Multi-Peril	Both Rate and Form	M&C, OL&T	-40.20%
Correct	06-4428	07/14/2006	North River Insurance Company (The)	Commercial Multi-Peril	Both Rate and Form	M&C, OL&T	-40.30%

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	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Delete	06-4876	07/21/2006	Twin City Fire Insurance Company	Personal Auto Liability and Physical Damage	Symbols	Agency, AARP, Affinity	
Add	06-4553	07/21/2006	Twin City Fire Insurance Company	Personal Auto Liability and Physical Damage	Rule Change	Agency, AARP, Affinity	
Incorrect	06-4395	07/14/2006	United States Fire Insurance Company	Commercial Other Liability	Both Rate and Form	M&C, OL&T	-43.70%
Correct	06-4395	07/14/2006	United States Fire Insurance Company	Commercial Other Liability	Both Rate and Form	M&C, OL&T	-40.30%
Incorrect	06-4421	07/14/2006	United States Fire Insurance Company	Commercial Multi-Peril	Both Rate and Form	Product Liability	109.10%
Correct	06-4421	07/14/2006	United States Fire Insurance Company	Commercial Multi-Peril	Both Rate and Form	Product Liability	108.70%
Incorrect	06-4424	07/14/2006	United States Fire Insurance Company	Commercial Other Liability	Both Rate and Form	Product Liability	109.10%
Correct	06-4424	07/14/2006	United States Fire Insurance Company	Commercial Other Liability	Both Rate and Form	Product Liability	108.70%
Incorrect	06-4429	07/14/2006	United States Fire Insurance Company	Commercial Multi-Peril	Both Rate and Form	M&C, OL&T	-40.20%
Correct	06-4429	07/14/2006	United States Fire Insurance Company	Commercial Multi-Peril	Both Rate and Form	M&C, OL&T	-40.30%

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